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Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Re:

U.S. Utility Patent Application

Application No. 09/988,780; Filed: November 20, 2001
For: Method, System and Computer Program Product
for Risk Assessment and Risk Management

Inventors:

Bladen et al.

Our Ref:

1984.0010000

Sir:

Transmitted herewith for appropriate action are the following documents:

- 1. Reply to Restriction Requirement; and
- 2. One (1) return postcard.

It is respectfully requested that the attached postcard be stamped with the date of filing of these documents, and that it be returned to our courier. In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

\$TERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

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PEG/mlb Enclosures 514436_1.DOC

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

BLADEN et al.

Appl. No.: 09/988,780

Filed: November 20, 2001

For: Method, System and Computer

Program Product for Risk

Assessment and Risk Management

Confirmation No.: 9116

Art Unit: 3623

Examiner: Loftis, Johnna Ronee

Atty. Docket: 1984.0010000

Reply to Restriction Requirement

Commissioner for Patents PO Box 1450 Alexandria, VA 22313-1450

Sir:

In reply to the Office Action dated March 21, 2006, requesting an election of one invention to prosecute in the above-referenced patent application, Applicant hereby provisionally elects to prosecute the invention of Group I, represented by claims 1-52. This election is made without prejudice to or disclaimer of the other claims or inventions disclosed.

This election is made without traverse.

It is not believed that extensions of time are required, beyond those that may otherwise be provided for in accompanying documents. However, if additional extensions of time are necessary to prevent abandonment of this application, then such extensions of time are hereby petitioned under 37 C.F.R. § 1.136(a), and any

BLADEN *et al.* Appl. No. 09/988,780 Atty. Docket: 1984.0010000

fees required therefor are hereby authorized to be charged to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

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